

MEETING MINUTES of Ethics Committee

Date & Time	Monday, March 29, 2021 (5:00 PM to 6.00 PM)
Venue	Board Room, NB Tower
Participants	<ol style="list-style-type: none"> 1. Md. Zahid Hossain, Deputy Managing Director (Chairman) 2. Md. Ridwanul Hoque, Head of RDD (Member) 3. Mostafa Sarwar, Head of CRMD (Member) 4. Tapash Chakraborty, Head of HRMD (Member Secretary) 5. Jummadon Larma Thodega, Head of ICCD (Member) 6. Fazal Abdullah, Head of AMLD (Member) 7. Ashraful Alam, Acting Head of CO&SD (Member) 8. Md. Abu Sayed, SEO, CO&SD
Agenda No. 01	Review and update of last meeting
Discussion	<p>Meeting started with the permission and giving vote of thanks to the chair. Acting Head of CO&SD gave update about the development occurred against last agenda of NIS meeting. Website window in the name of NIS has been developed and its contents are given as under:</p> <ul style="list-style-type: none"> ▪ Quarterly Implementation Report of work plan ▪ Meeting Minutes of NIS ▪ Ethics Committee ▪ Focal Point & Alternative Focal Point ▪ Service Standard(English) ▪ Service Standard(Bengali) ▪ Citizen Charter ▪ Integrity Award ▪ Important Toll Free Numbers ▪ Integrity Slogan or Rhymes ▪ Integrity related Circular <p>Few developments in the designing portion are still remaining from the side of PRD and ITD division.</p>
Decision	CO&SD will coordinate with PRD and ITD for further development on website.
Agenda No. 02	Integrity related strategy development
Discussion	<p>Below integrity strategy related discussion was held:</p> <ul style="list-style-type: none"> ▪ Head of RDD has proposed to include integrity related slogan on bank's envelopes, leaflets and other display items. ▪ Encashment proceeds of Agent banking customer's standalone FDR and scheme deposit are usually parked at Agent's account instead of customer's account' which bears risk of taking the opportunity of malpractice. As Agent customer won't get the SMS, there is chance of deprivation of actual value of encashment proceeds. ▪ GL balancing to be conducted by various concerned unit of the bank on daily basis.
Decision	<ul style="list-style-type: none"> ▪ CO&SD will coordinate with PRD for the necessary inclusion integrity related slogan. ▪ Call back confirmation from the Agent banking division/call center must be done in case of standalone FDR/DPS account holders. ▪ GL balancing related committee/cell to be formed to take care of this.
Agenda No. 03	Online system/MIS of complaints
Discussion	Meeting discussed that there is no central MIS/software based online tracking for complaints management. For that, compliant resolution status cannot be ascertained easily and also timeline based proper complaint handling procedure may not be followed meticulously.
Decision	The Chairman of the meeting has already proposed to Honorable Managing Director to provide necessary approval to purchase external software of complaint tracking. He will do necessary follow-up of this matter.




Agenda No. 04	Inspection/Surprise inspection
Discussion	Acting HoCO&SD has developed and shared a surprise inspection checklist in the meeting for making the arrangement for inspection of branches and sub-branches. HoICC has already reviewed this.
Decision	It has been advised to HoRDD to review the inspection checklist for finalization and necessary amendments (if required). The process by which this surprise inspection will be conducted that will also need to be finalized as well.
Agenda No. 05	Retention and Destruction policy
Discussion	Retention and Destruction policy to be developed by the GSD and ICC Divisions of the bank. Its update has yet to be given by the concerned divisions.
Decision	Matter will be raised again in the next meeting.
Agenda No. 06	Call center service
Discussion	To improve the call center service, MIS/database related to all queries and complaints needs to maintain by the call center. Best scenario will be reflected for better solution of each and every cases. Duplication of queries /complaints will not happen.
Decision	It has been advised to HoRDD to take necessary initiative jointly with PRD for the necessary improvement of call center service of the MDB.
Agenda No. 07	Integrity Award
Discussion	Integrity award giving requirement of NIS has been raised again to HR Division. For that rating scale needs to be changed and MD's approval also needs to be taken.
Decision	Chairman himself has taken the responsibility to address the issue to the Managing Director and CEO.



Md. Zahid Hossain
Deputy Managing Director and Chairman of Ethics Committee



SURPRISE INSPECTION OF SERVICE QUALITY CHECKLIST

Date of Inspection	
Inspected Branch	
Inspected Office Name	

A. Inspection area from Off-Site (Total marks – 50)

Sl. No.	Inspection Area	Patterns of Inspection	Result		Marks Obtained	
1	Telephone Etiquette	1. Phone received in 3 phone calls	YES	NO	(5) / (0)	
		2. Use of Standard greeting	YES	NO	(5) / (0)	
		3. Resolution to actual query	YES	NO	(5) / (0)	
2	E-mail Etiquette	1. Proper Salutation	YES	NO	(5) / (0)	
		2. Addressed the issue properly	YES	NO	(5) / (0)	
		3. Use of proper unique email signature	YES	NO	(5) / (0)	
3	Product Knowledge	3-5 questions related to a product. For example, Digital Account.				
		1. How to open a Digital Account?	Proper Answer (Y/N)	Key Answers	(5) / (0)	
		2. What are the features of the Product?	Proper Answer (Y/N)	Key Answers	(5) / (0)	
		3. Tell something about Debit Card (Life-time free)?	Proper Answer (Y/N)	Key Answers	(5) / (0)	
4	Cross Selling	Facilities like MDB Online /FDR / DPS /MCM /E-saver Account / Credit Card Offered	YES	NO	(5) / (0)	

B. Inspection area from On-Site (Total marks – 50)

Sl. No.	Inspection Area	Patterns of Inspection	Result		Marks Obtained
1	Physical Ambiance	1. Working of Sign Board	YES	NO	(3) / (0)
		2. Metal Detection Facility	YES	NO	(2) / (0)
		3. Working of CCTV	YES	NO	(3) / (0)
		4. Cleanliness of External Premises	YES	NO	(2) / (0)
		5. Cleanliness of Floor space	YES	NO	(3) / (0)
		6. Cleanliness of Wash Room	YES	NO	(3) / (0)
		7. Lighting arrangement (All okay)	YES	NO	(2) / (0)
		8. Painting	YES	NO	(2) / (0)
2	Office Decorum	1. Properly dressed (Use of Necktie and Light Color Shirt)	YES	NO	(3) / (0)
		2. Proper greeting use	YES	NO	(2) / (0)
		3. Attending person in waiting till 15 minutes	YES	NO	(3) / (0)
3	Account Opening	25 minutes taken to open an account	YES	NO	(5) / (0)
		Proper Documents asked	YES	NO	(2) / (0)
4	Teller Service	3-5 minutes taken to deposit cash	YES	NO	(5) / (0)
5	PO issuance	15 minutes taken to issue a pay order	YES	NO	(5) / (0)
6	Prepaid Card	15 Minutes taken to issue a card	YES	NO	(5) / (0)

Name of the Inspecting Officer	
Signature of the Inspecting Officer	
Total Marks Obtained	

(Handwritten signature)